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**UNITED STATES DISTRICT COURT  
 CENTRAL DISTRICT OF CALIFORNIA**

TERRY FABRICANT, individually  
 and on behalf of all others similarly  
 situated,

Plaintiff,

vs.

PREMIER MORTGAGE  
 RESOURCES, L.L.C., and DOES 1  
 through 10, inclusive, and each of them,  
 Defendant.

) Case No.

) **CLASS ACTION**

) **COMPLAINT FOR VIOLATIONS  
 OF:**

1. NEGLIGENCE VIOLATIONS  
 OF THE TELEPHONE  
 CONSUMER PROTECTION  
 ACT [47 U.S.C. §227(b)]
2. WILLFUL VIOLATIONS  
 OF THE TELEPHONE  
 CONSUMER PROTECTION  
 ACT [47 U.S.C. §227(b)]
3. NEGLIGENCE VIOLATIONS  
 OF THE TELEPHONE  
 CONSUMER PROTECTION  
 ACT [47 U.S.C. §227(c)]
4. WILLFUL VIOLATIONS  
 OF THE TELEPHONE  
 CONSUMER PROTECTION  
 ACT [47 U.S.C. §227(c)]

) **DEMAND FOR JURY TRIAL**

///

1 Plaintiff TERRY FABRICANT (“Plaintiff”), individually and on behalf of  
2 all others similarly situated, alleges the following upon information and belief  
3 based upon personal knowledge:

4 **NATURE OF THE CASE**

5 1. Plaintiff brings this action individually and on behalf of all others  
6 similarly situated seeking damages and any other available legal or equitable  
7 remedies resulting from the illegal actions of PREMIER MORTGAGE  
8 RESOURCES, L.L.C. (“Defendant”), in negligently, knowingly, and/or willfully  
9 contacting Plaintiff on Plaintiff’s cellular telephone in violation of the Telephone  
10 Consumer Protection Act, 47. U.S.C. § 227 *et seq.* (“TCPA”) and related  
11 regulations, specifically the National Do-Not-Call provisions, thereby invading  
12 Plaintiff’s privacy and causing him to incur unnecessary and unwanted expenses.

13 **JURISDICTION & VENUE**

14 2. Jurisdiction is proper under 28 U.S.C. § 1332(d)(2) because Plaintiff,  
15 a resident of California, seeks relief on behalf of a Class, which will result in at  
16 least one class member belonging to a different state than that of Defendant, an  
17 Oregon limited liability company. Plaintiff also seeks up to \$1,500.00 in damages  
18 for each call in violation of the TCPA, which, when aggregated among a proposed  
19 class in the thousands, exceeds the \$5,000,000.00 threshold for federal court  
20 jurisdiction. Therefore, both diversity jurisdiction and the damages threshold under  
21 the Class Action Fairness Act of 2005 (“CAFA”) are present, and this Court has  
22 jurisdiction.

23 3. Venue is proper in the United States District Court for the Central  
24 District of California pursuant to 28 U.S.C. § 1391(b)(2) because Defendant does  
25 business within the State of California and Plaintiff resides within the County of  
26 Los Angeles.

27 **PARTIES**

28 4. Plaintiff, TERRY FABRICANT (“Plaintiff”), is a natural person

1 residing in Winnetka, California and is a “person” as defined by 47 U.S.C. § 153  
2 (39).

3 5. Defendant, PREMIER MORTGAGE RESOURCES, L.L.C.  
4 (“Defendant”), is a housing mortgage lending company, and is a “person” as  
5 defined by 47 U.S.C. § 153 (39).

6 6. The above named Defendant, and its subsidiaries and agents, are  
7 collectively referred to as “Defendants.” The true names and capacities of the  
8 Defendants sued herein as DOE DEFENDANTS 1 through 10, inclusive, are  
9 currently unknown to Plaintiff, who therefore sues such Defendants by fictitious  
10 names. Each of the Defendants designated herein as a DOE is legally responsible  
11 for the unlawful acts alleged herein. Plaintiff will seek leave of Court to amend the  
12 Complaint to reflect the true names and capacities of the DOE Defendants when  
13 such identities become known.

14 7. Plaintiff is informed and believes that at all relevant times, each and  
15 every Defendant was acting as an agent and/or employee of each of the other  
16 Defendants and was acting within the course and scope of said agency and/or  
17 employment with the full knowledge and consent of each of the other Defendants.  
18 Plaintiff is informed and believes that each of the acts and/or omissions complained  
19 of herein was made known to, and ratified by, each of the other Defendants.

20 **FACTUAL ALLEGATIONS**

21 8. Beginning in or around April 6, 2018, Defendant contacted Plaintiff  
22 on Plaintiff’s cellular telephone number ending in -1083, in an attempt to solicit  
23 Plaintiff to purchase Defendant’s services.

24 9. Defendant used an “automatic telephone dialing system” as defined  
25 by 47 U.S.C. § 227(a)(1) to place its call to Plaintiff seeking to solicit its services.

26 10. Defendant contacted or attempted to contact Plaintiff from telephone  
27 number (949) 652-3939, confirmed to belong to Defendant.

28 11. Defendant’s calls constituted calls that were not for emergency

1 purposes as defined by 47 U.S.C. § 227(b)(1)(A).

2 12. Defendant's calls were placed to telephone number assigned to a  
3 cellular telephone service for which Plaintiff incurs a charge for incoming calls  
4 pursuant to 47 U.S.C. § 227(b)(1).

5 13. During all relevant times, Defendant did not possess Plaintiff's "prior  
6 express consent" to receive calls using an automatic telephone dialing system or an  
7 artificial or prerecorded voice on his cellular telephone pursuant to 47 U.S.C. §  
8 227(b)(1)(A).

9 14. Further, Plaintiff's cellular telephone number ending in -1083 was  
10 added to the National Do-Not-Call Registry on or about June 4, 2008.

11 15. Such calls constitute solicitation calls pursuant to 47 C.F.R. §  
12 64.1200(c)(2) as they were attempts to promote or sell Defendant's services.

13 16. Plaintiff received numerous solicitation calls from Defendant within a  
14 12-month period.

15 17. Defendant continued to call Plaintiff in an attempt to solicit its  
16 services and in violation of the National Do-Not-Call provisions of the TCPA.

17 18. Upon information and belief, and based on Plaintiff's experiences of  
18 being called by Defendant after being on the National Do-Not-Call list for several  
19 years prior to Defendant's initial call, and at all relevant times, Defendant failed to  
20 establish and implement reasonable practices and procedures to effectively prevent  
21 telephone solicitations in violation of the regulations prescribed under 47 U.S.C. §  
22 227(c)(5).

23 **CLASS ALLEGATIONS**

24 19. Plaintiff brings this action individually and on behalf of all others  
25 similarly situated, as a member the two proposed classes (hereafter, jointly, "The  
26 Classes").

27 20. The class concerning the ATDS claim for no prior express consent  
28 (hereafter "The ATDS Class") is defined as follows:

1 All persons within the United States who received any  
2 solicitation/telemarketing telephone calls from  
3 Defendant to said person's cellular telephone made  
4 through the use of any automatic telephone dialing  
5 system or an artificial or prerecorded voice and such  
6 person had not previously consented to receiving such  
7 calls within the four years prior to the filing of this  
8 Complaint

9 21. The class concerning the National Do-Not-Call violation (hereafter  
10 "The DNC Class") is defined as follows:

11 All persons within the United States registered on the  
12 National Do-Not-Call Registry for at least 30 days, who  
13 had not granted Defendant prior express consent nor had  
14 a prior established business relationship, who received  
15 more than one call made by or on behalf of Defendant  
16 that promoted Defendant's products or services, within  
17 any twelve-month period, within four years prior to the  
18 filing of the complaint.

19 22. Plaintiff represents, and is a member of, The ATDS Class, consisting  
20 of all persons within the United States who received any collection telephone calls  
21 from Defendant to said person's cellular telephone made through the use of any  
22 automatic telephone dialing system or an artificial or prerecorded voice and such  
23 person had not previously not provided their cellular telephone number to  
24 Defendant within the four years prior to the filing of this Complaint.

25 23. Plaintiff represents, and is a member of, The DNC Class, consisting  
26 of all persons within the United States registered on the National Do-Not-Call  
27 Registry for at least 30 days, who had not granted Defendant prior express consent  
28 nor had a prior established business relationship, who received more than one call  
made by or on behalf of Defendant that promoted Defendant's products or services,  
within any twelve-month period, within four years prior to the filing of the

1 complaint.

2 24. Defendant, its employees and agents are excluded from The Classes.  
3 Plaintiff does not know the number of members in The Classes, but believes the  
4 Classes members number in the thousands, if not more. Thus, this matter should  
5 be certified as a Class Action to assist in the expeditious litigation of the matter.

6 25. The Classes are so numerous that the individual joinder of all of its  
7 members is impractical. While the exact number and identities of The Classes  
8 members are unknown to Plaintiff at this time and can only be ascertained through  
9 appropriate discovery, Plaintiff is informed and believes and thereon alleges that  
10 The Classes includes thousands of members. Plaintiff alleges that The Classes  
11 members may be ascertained by the records maintained by Defendant.

12 26. Plaintiff and members of The ATDS Class were harmed by the acts of  
13 Defendant in at least the following ways: Defendant illegally contacted Plaintiff  
14 and ATDS Class members via their cellular telephones thereby causing Plaintiff  
15 and ATDS Class members to incur certain charges or reduced telephone time for  
16 which Plaintiff and ATDS Class members had previously paid by having to retrieve  
17 or administer messages left by Defendant during those illegal calls, and invading  
18 the privacy of said Plaintiff and ATDS Class members.

19 27. Common questions of fact and law exist as to all members of The  
20 ATDS Class which predominate over any questions affecting only individual  
21 members of The ATDS Class. These common legal and factual questions, which  
22 do not vary between ATDS Class members, and which may be determined without  
23 reference to the individual circumstances of any ATDS Class members, include,  
24 but are not limited to, the following:

- 25 a. Whether, within the four years prior to the filing of this  
26 Complaint, Defendant made any telemarketing/solicitation call  
27 (other than a call made for emergency purposes or made with  
28 the prior express consent of the called party) to a ATDS Class

1 member using any automatic telephone dialing system or any  
2 artificial or prerecorded voice to any telephone number  
3 assigned to a cellular telephone service;

4 b. Whether Plaintiff and the ATDS Class members were damaged  
5 thereby, and the extent of damages for such violation; and

6 c. Whether Defendant should be enjoined from engaging in such  
7 conduct in the future.

8 28. As a person that received numerous telemarketing/solicitation calls  
9 from Defendant using an automatic telephone dialing system or an artificial or  
10 prerecorded voice, without Plaintiff's prior express consent, Plaintiff is asserting  
11 claims that are typical of The ATDS Class.

12 29. Plaintiff and members of The DNC Class were harmed by the acts of  
13 Defendant in at least the following ways: Defendant illegally contacted Plaintiff  
14 and DNC Class members via their telephones for solicitation purposes, thereby  
15 invading the privacy of said Plaintiff and the DNC Class members whose telephone  
16 numbers were on the National Do-Not-Call Registry. Plaintiff and the DNC Class  
17 members were damaged thereby.

18 30. Common questions of fact and law exist as to all members of The  
19 DNC Class which predominate over any questions affecting only individual  
20 members of The DNC Class. These common legal and factual questions, which do  
21 not vary between DNC Class members, and which may be determined without  
22 reference to the individual circumstances of any DNC Class members, include, but  
23 are not limited to, the following:

24 a. Whether, within the four years prior to the filing of this  
25 Complaint, Defendant or its agents placed more than one  
26 solicitation call to the members of the DNC Class whose  
27 telephone numbers were on the National Do-Not-Call Registry  
28 and who had not granted prior express consent to Defendant and



1 did not have an established business relationship with  
2 Defendant;

3 b. Whether Defendant obtained prior express written consent to  
4 place solicitation calls to Plaintiff or the DNC Class members'  
5 telephones;

6 c. Whether Plaintiff and the DNC Class member were damaged  
7 thereby, and the extent of damages for such violation; and

8 d. Whether Defendant and its agents should be enjoined from  
9 engaging in such conduct in the future.

10 31. As a person that received numerous solicitation calls from Defendant  
11 within a 12-month period, who had not granted Defendant prior express consent  
12 and did not have an established business relationship with Defendant, Plaintiff is  
13 asserting claims that are typical of the DNC Class.

14 32. Plaintiff will fairly and adequately protect the interests of the members  
15 of The Classes. Plaintiff has retained attorneys experienced in the prosecution of  
16 class actions.

17 33. A class action is superior to other available methods of fair and  
18 efficient adjudication of this controversy, since individual litigation of the claims  
19 of all Classes members is impracticable. Even if every Classes member could  
20 afford individual litigation, the court system could not. It would be unduly  
21 burdensome to the courts in which individual litigation of numerous issues would  
22 proceed. Individualized litigation would also present the potential for varying,  
23 inconsistent, or contradictory judgments and would magnify the delay and expense  
24 to all parties and to the court system resulting from multiple trials of the same  
25 complex factual issues. By contrast, the conduct of this action as a class action  
26 presents fewer management difficulties, conserves the resources of the parties and  
27 of the court system, and protects the rights of each Classes member.

28 34. The prosecution of separate actions by individual Classes members



1 would create a risk of adjudications with respect to them that would, as a practical  
2 matter, be dispositive of the interests of the other Classes members not parties to  
3 such adjudications or that would substantially impair or impede the ability of such  
4 non-party Class members to protect their interests.

5 35. Defendant has acted or refused to act in respects generally applicable  
6 to The Classes, thereby making appropriate final and injunctive relief with regard  
7 to the members of the Classes as a whole.

8 **FIRST CAUSE OF ACTION**

9 **Negligent Violations of the Telephone Consumer Protection Act**

10 **47 U.S.C. §227(b).**

11 **On Behalf of the ATDS Class**

12 36. Plaintiff repeats and incorporates by reference into this cause of action  
13 the allegations set forth above at Paragraphs 1-35.

14 37. The foregoing acts and omissions of Defendant constitute numerous  
15 and multiple negligent violations of the TCPA, including but not limited to each  
16 and every one of the above cited provisions of 47 U.S.C. § 227(b), and in particular  
17 47 U.S.C. § 227 (b)(1)(A).

18 38. As a result of Defendant's negligent violations of 47 U.S.C. § 227(b),  
19 Plaintiff and the Class Members are entitled an award of \$500.00 in statutory  
20 damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B).

21 39. Plaintiff and the ATDS Class members are also entitled to and seek  
22 injunctive relief prohibiting such conduct in the future.

23 **SECOND CAUSE OF ACTION**

24 **Knowing and/or Willful Violations of the Telephone Consumer Protection**

25 **Act**

26 **47 U.S.C. §227(b)**

27 **On Behalf of the ATDS Class**

28 40. Plaintiff repeats and incorporates by reference into this cause of action

1 the allegations set forth above at Paragraphs 1-35.

2 41. The foregoing acts and omissions of Defendant constitute numerous  
3 and multiple knowing and/or willful violations of the TCPA, including but not  
4 limited to each and every one of the above cited provisions of *47 U.S.C. § 227(b)*,  
5 and in particular *47 U.S.C. § 227 (b)(1)(A)*.

6 42. As a result of Defendant's knowing and/or willful violations of *47*  
7 *U.S.C. § 227(b)*, Plaintiff and the ATDS Class members are entitled an award of  
8 \$1,500.00 in statutory damages, for each and every violation, pursuant to *47 U.S.C.*  
9 *§ 227(b)(3)(B)* and *47 U.S.C. § 227(b)(3)(C)*.

10 43. Plaintiff and the Class members are also entitled to and seek injunctive  
11 relief prohibiting such conduct in the future.

### 12 **THIRD CAUSE OF ACTION**

#### 13 **Negligent Violations of the Telephone Consumer Protection Act**

#### 14 **47 U.S.C. §227(c)**

#### 15 **On Behalf of the DNC Class**

16 44. Plaintiff repeats and incorporates by reference into this cause of action  
17 the allegations set forth above at Paragraphs 1-35.

18 45. The foregoing acts and omissions of Defendant constitute numerous  
19 and multiple negligent violations of the TCPA, including but not limited to each  
20 and every one of the above cited provisions of *47 U.S.C. § 227(c)*, and in particular  
21 *47 U.S.C. § 227 (c)(5)*.

22 46. As a result of Defendant's negligent violations of *47 U.S.C. § 227(c)*,  
23 Plaintiff and the DNC Class Members are entitled an award of \$500.00 in statutory  
24 damages, for each and every violation, pursuant to *47 U.S.C. § 227(c)(5)(B)*.

25 47. Plaintiff and the DNC Class members are also entitled to and seek  
26 injunctive relief prohibiting such conduct in the future.

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**FOURTH CAUSE OF ACTION**

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227 et seq.**

**On Behalf of the DNC Class**

48. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-35.

49. The foregoing acts and omissions of Defendant constitute numerous and multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227(c), in particular 47 U.S.C. § 227 (c)(5).

50. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227(c), Plaintiff and the DNC Class members are entitled an award of \$1,500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(c)(5).

51. Plaintiff and the DNC Class members are also entitled to and seek injunctive relief prohibiting such conduct in the future.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff requests judgment against Defendant for the following:

**FIRST CAUSE OF ACTION**

**Negligent Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227(b)**

- As a result of Defendant's negligent violations of 47 U.S.C. §227(b)(1), Plaintiff and the ATDS Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(b)(3)(B).
- Any and all other relief that the Court deems just and proper.

**SECOND CAUSE OF ACTION**

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227(b)**

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(b)(1), Plaintiff and the ATDS Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(b)(3)(B) and 47 U.S.C. §227(b)(3)(C).
- Any and all other relief that the Court deems just and proper.

**THIRD CAUSE OF ACTION**

**Negligent Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227(c)**

- As a result of Defendant's negligent violations of 47 U.S.C. §227(c)(5), Plaintiff and the DNC Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(c)(5).
- Any and all other relief that the Court deems just and proper.

**FOURTH CAUSE OF ACTION**

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227(c)**

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(c)(5), Plaintiff and the DNC Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(c)(5).
- Any and all other relief that the Court deems just and proper.

52. Pursuant to the Seventh Amendment to the Constitution of the United

1 States of America, Plaintiff is entitled to, and demands, a trial by jury.  
2

3 Respectfully Submitted this 25th Day of October, 2018.

4 LAW OFFICES OF TODD M. FRIEDMAN, P.C.

5 By: /s/ Todd M. Friedman

6 Todd M. Friedman

7 Law Offices of Todd M. Friedman

8 Attorney for Plaintiff  
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